

**Maximum monthly benefit rate under the Railroad Retirement^a
and Social Security Acts
December 1999 and Quarterly for 2000**

Program and type of benefit	Month in which benefit payments begin ^b				
	Dec. 1999	March 2000	June 2000	Sept. 2000	Dec. 2000
1. Railroad Retirement Act					
(a) Retirement benefits ^c					
Employee alone	\$ 2,666	\$ 2,718	\$ 2,739	\$ 2,761	\$ 2,783
Employee and spouse	3,914	3,993	4,024	4,056	4,088
(b) Survivor benefits ^d					
Family	3,431	3,533	3,551	3,568	3,586
Widow(er) alone at 65	2,014	2,072	2,083	2,093	2,104
Widow(er) alone at 60	1,670	1,717	1,726	1,735	1,745
2. Social Security Act					
(a) Retirement benefits ^e					
Employee alone	1,373	1,433	1,433	1,433	1,433
Employee and spouse	2,059	2,149	2,149	2,149	2,149
(b) Survivor benefits					
Family	2,431	2,540	2,540	2,540	2,540
Widow(er) alone at 65	1,389	1,451	1,451	1,451	1,451
Widow(er) alone at 62	1,152	1,203	1,203	1,203	1,203
3. Railroad retirement average monthly compensation based on the highest 60 months of earnings	4,067	4,111	4,159	4,206	4,254

a. All 2000 benefits in this table are based on an employee who began work on January 1 of the year the employee attained age 22, with no prior non-railroad work, and either retires or dies at age 65. An employee retiring at a later age or beginning work earlier could be entitled to higher benefits than those shown.

b. Employee is assumed to retire in the month before the first payment is received.

c. Including supplemental annuity.

d. Based on maximum creditable earnings, including year of death.

e. In computing the benefit to be paid in the year of retirement, social security does not include earnings in the year of retirement. Such earnings may later increase the benefit under the recomputation rules.

Note: Maximum taxable compensation during 2000 is \$76,200 for tier 1 and \$56,700 for tier 2. Maximum taxable compensation for social security during 2000 is \$76,200. Benefits are rounded to the lower dollar.

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